

Information to identify the case:

Debtor 1	Beth A. Cohen	Social Security number or ITIN	xxx-xx-3604
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter	7 3/13/20
Case number: 20-10215-TPA			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Beth A. Cohen	
2. All other names used in the last 8 years		
3. Address	309 N Market Street Apt. 8 Sharon, PA 16146	
4. Debtor's attorney Name and address	Paula J. Cialella 113 North Mercer Street New Castle, PA 16101	Contact phone 724-658-4417 Email: paula@nypalaw.com
5. Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: trothschild@gmx.com

For more information, see page 2 >

Debtor **Beth A. Cohen**

Case number **20-10215-TPA**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 814-464-9740</p> <p>Date: 4/1/20</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>May 12, 2020 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>telephone. Please consult the docket or, case trustee for call information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 7/13/20</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Beth A. Cohen
Debtor(s)

Bankruptcy Case No.: 20-10215-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: April 1, 2020

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Beth A. Cohen
 Debtor

Case No. 20-10215-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha
 Form ID: 309A

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db Beth A. Cohen, 309 N Market Street Apt. 8, Sharon, PA 16146
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 15222570 +Central Heating & Plumbing, 925 Moravia Street, New Castle, PA 16101-3987
 15217496 Columbia Gas, PO Box 70285, Philadelphia, PA 19176-0285
 15222574 KML Law Group, Suite 5000 BNY Mellon Independence Cente, Philadelphia, PA 19106
 15217499 +Mahoning Finance, 2418 Wilmington Road Suite 101, New Castle, PA 16105-1990
 15222579 Midland Credit Management, Inc., PO Box 51319, Los Angeles, CA 90051-5619
 15217501 +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404,
 New Castle, PA 16103-1404
 15217502 PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15217504 Professional Recovery Consultants, Inc., PO Box 603586, Charlotte, NC 28260-3586
 15217505 +Scott Liszka, Greenville, PA 16125
 15222584 State Collection Service Inc., PO Box 6250, Madison, WI 53716-0250
 15217506 State Collection Services, Inc., PO Box 6250, Madison, WI 53716-0250
 15222586 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
 15222587 Weltman Weinberg & Reis Co. L.P.A., 436 7th Avenue, Matthew W. Pomy, Esquire,
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: paula@nypalaw.com Apr 02 2020 04:37:12 Paula J. Cialella,
 113 North Mercer Street, New Castle, PA 16101
 tr +EDI: BTOROTHSCILD.COM Apr 02 2020 07:43:00 Tamara Ochs Rothschild, 318 W. Spring Street,
 Titusville, PA 16354-1659
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 02 2020 04:38:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 02 2020 04:38:59
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 15222572 +EDI: CONVERGENT.COM Apr 02 2020 07:43:00 Convergent Outsourcing Inc., 800 SW 39th Street,
 PO Box 9004, Renton, WA 98057-9004
 15222573 +E-mail/Text: bankruptcynotices@fifsg.com Apr 02 2020 04:38:21
 First Investors Servicing Corporation, 380 Interstate North Parkway, Suite 300,
 Atlanta, GA 30339-2222
 15217497 E-mail/Text: support@ljross.com Apr 02 2020 04:38:13 LJ Ross Associates, Inc.,
 PO Box 6099, Jackson, MI 49204-6099
 15217498 E-mail/Text: camanagement@mtb.com Apr 02 2020 04:38:13 M&T Bank, PO Box 64679,
 Baltimore, MD 21264-4679
 15217503 E-mail/Text: bankruptcy@firstenergycorp.com Apr 02 2020 04:39:07 Penn Power, PO Box 3687,
 Akron, OH 44309-3687

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank
 15217500 Midland Credit Management
 15222578 Midland Credit Management
 15222571* Columbia Gas, PO Box 70285, Philadelphia, PA 19176-0285
 15222575* LJ Ross Associates, Inc., PO Box 6099, Jackson, MI 49204-6099
 15222576* +M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M&T Bank, PO Box 64679, Baltimore, MD 21264-4679)
 15222577* +Mahoning Finance, 2418 Wilmington Road Suite 101, New Castle, PA 16105-1990
 15222580* +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404,
 New Castle, PA 16103-1404
 15222581* PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15222582* Penn Power, PO Box 3687, Akron, OH 44309-3687
 15222583* Professional Recovery Consultants, Inc., PO Box 603586, Charlotte, NC 28260-3586
 15222585* State Collection Services, Inc., PO Box 6250, Madison, WI 53716-0250

TOTALS: 3, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: nsha
Form ID: 309A

Page 2 of 2
Total Noticed: 24

Date Rcvd: Apr 01, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paula J. Cialella on behalf of Debtor Beth A. Cohen paula@nypalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4